



Order Filed on July 22, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

VIRGINIA E. FORTUNATO, L.L.C.  
One Kinderkamack Road  
Hackensack, New Jersey 07601  
Tel. 201-673-5777

Virginia E. Fortunato, Esq.  
Attorney for Debtor, Sonya McMillan

In Re:

SONYA McMILLAN,

Debtor.

Case No: 19-17063/VFP

Chapter: 13

Hearing Date: July 18, 2024

Judge: Vincent F. Papalia

**ORDER ON MOTION TO CANCEL AND DISCHARGE:**

☒ MORTGAGE    ☐ LIEN    ☐ OTHER (specify) \_\_\_\_\_

The relief set forth on the following page is hereby **ORDERED**.

**DATED: July 22, 2024**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 5 Jefferson Street, Unit 3, Clifton, New Jersey 07011

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: Mortgage Electronics Registration Systems, Inc.
- b. Current Assignee: The Bank of New York Mellon, f/k/a The Bank of New York
- c. Current Servicer: Real Time Resolutions, Inc.
- d. Date of Mortgage/Lien: October 31, 2005
- e. Date of Recordation: November 4, 2005
- f. Place of Recordation: Passaic County Clerk's Office
  - i. Mortgage Book: M6823
  - ii. Page: 1
- g. Original Principal Balance of Mortgage/Lien: \$ 53,000.00

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE  
CERTIFIED BY THE BANKRUPTCY COURT WITH THE  
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

rev.12/1/17

In re:  
Sonya McMillan  
Debtor

Case No. 19-17063-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 23, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db	Sonya McMillan, 5 Jefferson St, Apt 3, Clifton, NJ 07014-1593

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Robert P. Saltzman	on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org
Shauna M Deluca	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Steven P. Kelly	on behalf of Creditor The Bank of New York Mellon et., al skelly@sterneisenberg.com, bkecf@sterneisenberg.com

District/off: 0312-2

User: admin

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Date Rcvd: Jul 23, 2024

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Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia E. Fortunato

on behalf of Debtor Sonya McMillan njbankruptcy911@gmail.com  
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 10